

Fill in this information to identify the case:

Debtor 1 Daniel Walter Tack  
 Debtor 2 Paula Frances Tack  
 (Spouse, if filing)  
 United States Bankruptcy Court for the: Eastern District of Michigan  
 (State)  
 Case number 16-46097-pjs

Form 4100R

# Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

## Part 1: Mortgage Information

Name of creditor: US BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF TIKI SERIES III TRUST Court claim no. (if known): 13-1  
 Last 4 digits of any number you use to identify the debtor's account: 0 7 3 8  
 Property address: 17030 Peter Dr.  
 Number Street  
Macomb MI 48044  
 City State ZIP Code

## Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

## Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 4 / 1 / 2020  
 MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

\_\_\_\_ / \_\_\_\_ / \_\_\_\_  
 MM / DD / YYYY

Debtor 1 Daniel Walter Tack  
First Name Middle Name Last Name

Case number (if known) 16-46097-pjs

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Molly Slutsky Simons  
Signature

Date 3 / 20 / 2020

Print Molly Slutsky Simons  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile and Barile, Attorneys at Law

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone (513) 444-4100

Email bankruptcy@sottileandbarile.com

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
DETROIT DIVISION**

In Re:

Case No. 16-46097-pjs

Daniel Walter Tack  
Paula Frances Tack

Chapter 13

Debtors.

Judge Phillip J. Shefferly

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**PROOF OF SERVICE**

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The undersigned does hereby certify that a copy of the Response to Notice of Final Cure has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on March 20, 2020 to the following:

Daniel Walter Tack, Debtor  
17030 Peter Dr.  
Macomb, MI 48044

Paula Frances Tack, Debtor  
17030 Peter Dr.  
Macomb, MI 48044

Janet M. Ziulkowski, Debtors' Counsel  
jmz@zaplc.com

David Wm Ruskin, Trustee  
Ecf-emails@det13.com

United States Trustee's Office  
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)  
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Loveland, OH 45140  
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Attorney for Creditor